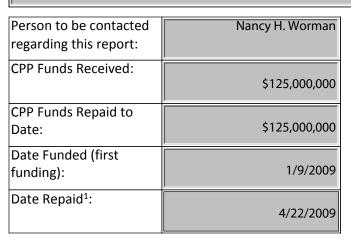
## **ANNUAL USE OF CAPITAL SURVEY - 2009**

## NAME OF INSTITUTION

(Include Holding Company Where Applicable)
FirstMerit Corporation



67311		
13675		
Akron		
Ohio		

<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

Increase lending or reduce lending less	
than otherwise would have occurred.	



	To the extent the funds supported	
	increased lending, please describe the	
	major type of loans, if possible	
	(residential mortgage loans, commercial	
	mortgage loans, small business loans,	
	etc.).	
	etc.,.	
		For the short period of time FirstMerit held TARP funds (103 days), we were able to purchase
	etc.).	additional agency mortgage-backed securities due to the improved liquidity position resulting from
		the TARP funds being on deposit.
	Make other investments	
_	Increase recorner for non-nerforming	
	Increase reserves for non-performing	
	assets	

	Reduce borrowings	
,	_	
	Increase charge-offs	
		J
	Purchase another financial institution or	
	purchase assets from another financial	
	L	
	institution	
	Held as non-leveraged increase to total	
	Held as non-leveraged increase to total	
	Held as non-leveraged increase to total capital	
	Held as non-leveraged increase to total capital	
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	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP funds?			

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?		
FirstMerit held \$125 million in TARP capital for 103 days between January 9, 2009 and April 22, 2009, inclusive. While FirstMerit was well ca at the time of the TARP borrowing, we accepted the funds because we were unsure of the gravity of the economic turndown and because committed, as were many other banks, to assist in the stabilization of the United States economy. The TARP funds acted as an insurance properties of the uniforeseen economic turn for the worse had happened, allow us to continue making and servicing loans to individuals, home and businesses. Before, during, and after the time FirstMerit held the TARP funds, we continued to serve customers in our communities are remained one of the best capitalized banks in our footprint and the entire industry. After holding the funds only a short time, we realized to government funds were not needed to ensure our financial stability or our ability to continue to lend and engage in other banking activities.	we were policy that owners and hat the	

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Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.		

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.